

World Mastercard® Gold International or Visa Gold International



In a nutshell

- Credit cards to suit you
- Enjoy carefree shopping and travel insurance worldwide
- Insurance cover at no extra cost
- "one" – the free digital service
- Attractive payment options

Service. Paramount.

Enjoy carefree shopping and travel insurance worldwide

Our credit cards from Mastercard® and Visa make everyday life easier, allowing you to pay quickly, conveniently and securely – without any foreign exchange risk or fees for converting currencies. You're billed directly in euros or US dollars. The only requirement is that you have a Swiss bank account, preferably in the same currency as your card.

Security. Guaranteed.

Insurance cover at no extra cost

A Mastercard® or Visa credit card will give you peace of mind on the go, whether you're shopping in store or online or you're travelling. You will benefit from many useful insurance policies that will cover your purchases and travel:

- Extended warranty
- Price protection insurance
- Purchase protection insurance
- Trip cancellation and trip interruption insurance
- Medical travel assistance
- Travel and flight accident insurance
- Insurance for lost, stolen or damaged luggage
- Delayed luggage insurance
- Collision damage excess waiver on hired vehicles

Detailed information can be found at viseca.ch/insurance

Future. Assured.

"one" – the free digital service

No matter whether you use your smartphone, your Apple Watch or the website – the "one" digital service lets you manage your credit card safely and securely. Registration is easy and only has to be done once.

- Manage one or several cards
- If you lose your card, you can block and unblock it quickly and safely yourself in the "one" app
- Analyse and compare your spending by category and time period
- Confirm online transactions via the "one" app or by SMS code
- Receive a push notification or SMS after every transaction
- Secure login via fingerprint or Face ID

Detailed information can be found at viseca.ch/one

Flexibility. Worldwide.

Attractive payment options



Stay financially flexible

The option to pay by instalments gives you financial flexibility when you need it most, and you decide whether to pay your monthly credit card bill all at once or in instalments.



Additional cards

You can order one or more additional credit cards, either for yourself, your spouse or partner, or someone else close to you. It's easy and inexpensive. Choose Mastercard® and/or Visa in euros or US dollars (same currency as the primary card).



Contactless payment

Wherever you see the contactless symbol, you can make contactless payments with your credit card, easily and securely. For small purchases you don't even have to enter your PIN.
Important: The amount of the purchase can only be charged to you once per transaction.



Pay your electronic credit card bill easily with a few simple mouse clicks

Instead of receiving your credit card bill in paper form, you'll receive the bill electronically via e-banking, so you can pay it with just a few clicks of the mouse. You will need to have an e-banking contract with your bank and to be registered with PayNet.

For more information, visit paynet.ch



Mobile payment

It's quick, convenient and secure to pay with Apple Pay, Google Pay™, Samsung Pay, Fitbit Pay, Garmin Pay™ and SwatchPAY!

For further information, visit viseca.ch/mobile-payment

Products. Customised.

Credit cards to suit you

Enjoy the advantages of our credit cards and benefit from secure and easy payments.

Start today by filling out an online application for a World Mastercard® Gold International or Visa Gold International credit card right now:



viseca.ch/gold-int-en

Full details of our card products can be found at viseca.ch

A summary of fees and services can be found on the next page.

Summary of fees and services

	World Mastercard® Gold International or Visa Gold International
Annual fee primary card	EUR/USD 200
Annual fee additional card	EUR/USD 100
Global limit	From EUR/USD 10 000 per month at customer's discretion. A Swiss bank account is required, preferably in the same currency as your card.
Customer service	Our staff are available to offer you friendly, competent, reliable assistance: 24/7 every day of the year.
Replacement card worldwide	Free of charge
Commission for cash withdrawals	4%, min. EUR/USD 10 at ATMs and bank counters worldwide
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Credit interest rate/interest rate on arrears (annual interest rate)	12%
Processing fee in the event of late payment	EUR/USD 15 per bill
PIN code/PIN replacement	Free of charge
Cash payments made at post office	CHF 2.90 per payment
Mailing of paper bills	EUR/USD 2 per bill
Loss or theft	No charge (EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)
24-hour assistance	We are here for you day and night on +41 (0)58 958 82 85 to organise the emergency help you need. We can provide you with the addresses of doctors, hospitals and lawyers around the world and support you in emergency situations abroad.
Cash withdrawals	Withdraw cash at ATMs worldwide using your PIN code – it's easy and convenient.
Payment methods	Bank transfer with instalment option Bank transfer without instalment option, direct debit (only possible for cards denominated in euros)

Insurance cover

Extended warranty*	If you have paid at least 80% of the price of an electronic device with your credit card, you will automatically receive an additional 24 months of insurance protection.
Price protection insurance*	Refund of price difference between an item purchased on your credit card and the identical item offered at a lower price, up to CHF 2 000 per year.
Purchase protection insurance*	Reimbursement in the event of robbery, theft, destruction or damage, up to CHF 1 000 per incident and a maximum of CHF 5 000 per year.
Trip cancellation/interruption insurance*	Trip cancellation costs of up to CHF 20 000 per year Trip interruption costs of up to CHF 15 000 per year
Medical travel assistance*	Assumption of the costs for the trip or transport home or repatriation, search and rescue, and medical treatment up to CHF 250 000 per year.
Travel and flight accident insurance*	Compensation in the event of death, accident and disability as well as assumption of transport and rescue costs, max. CHF 500 000.
Insurance for lost, stolen or damaged luggage*	Your luggage is insured for up to CHF 5 000 per year.
Delayed luggage insurance*	The costs for purchasing essential items of clothing and toiletries will be assumed up to CHF 1 000 per year.
Collision damage excess waiver on hired vehicles*	The excess payable under comprehensive insurance on your hired car is insured for up to CHF 10 000 per incident.

Additional services

"one" digital service	Free of charge
Mobile payment	Apple Pay, Google Pay™, Samsung Pay and other payment solutions free of charge
Hertz car hire discounts	Pay with your credit card and take advantage of a discount and other benefits.

* The General Insurance Conditions of the respective insurer apply under all circumstances. Details are available at viseca.ch/insurance